

**Frequently Asked Questions
About HIRSP and Medicare's Prescription Drug Coverage
November 2005**

Question 1

Should I consider enrolling in Medicare's prescription drug coverage?

Answer

- Yes. It is important for you to carefully consider your prescription drug and medical needs and your options for coverage.

Question 2

What do I need to consider when deciding whether or not to enroll in Medicare's prescription drug coverage?

Answer

- Your out-of-pocket costs of joining a Medicare Prescription Drug plan, a Medicare Advantage plan or other Medicare Supplement plan. You can estimate your drug costs under Medicare's prescription drug coverage by visiting the Medicare Prescription Drug Plan Cost Estimator at www.medicare.gov
- Your out-of-pocket costs for your HIRSP premium, medical deductible and medical and prescription drug coinsurance.
 - HIRSP can provide you with a summary of your HIRSP medical and prescription drug claims history, including information about your out-of-pocket costs and HIRSP's payments. To obtain this information, please contact HIRSP customer service at 1-800-828-4777.
- Whether the prescription(s) you currently take are on the formulary of the Medicare drug plan you are considering.
- Whether the pharmacy you currently use is within the network of the Medicare drug plan you are considering.
- You should compare various Medicare drug plans because their costs and covered drugs do vary.
- For people with limited income and resources, Medicare offers extra help in paying for Medicare prescription drug coverage. For more information about this extra help, please contact the Social Security Administration (SSA) at 1-800-772-1213 (TTY 1-800-325-0778), or visit the SSA online at www.socialsecurity.gov
- If you terminate your HIRSP coverage you will not be able to re-enroll for a period of 12 months from the termination date and you may have a six-month waiting period for HIRSP to cover any services related to pre-existing conditions. People age 65 or older are not eligible for HIRSP, so if you terminate your HIRSP coverage and reach 65 years of age, you will not be allowed to re-enroll in HIRSP.

Question 3

If I enroll in Medicare's prescription drug coverage, what effect would it have on my current HIRSP coverage and premiums?

Answer

- Your HIRSP premiums and coverage will not change at this time.
- There will be no changes to your current HIRSP medical benefits.

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Question 4

How will my prescription drug claims be processed if I enroll in a Medicare Part D prescription drug plan and retain my HIRSP coverage?

Answer

Your pharmacy will bill Medicare first. After Medicare processes the claim, your pharmacy will bill HIRSP. You will be responsible for any prescription drug deductible and coinsurance amounts not paid by Medicare and HIRSP. You will also continue to be responsible for your HIRSP medical deductible and coinsurance amounts.

Question 5

What do I need to do if I want to enroll in Medicare's prescription drug coverage?

Answer

- Follow the instructions you received from Medicare about how to enroll in Medicare's prescription drug coverage.
- If you are keeping your HIRSP coverage in addition to your Medicare prescription drug coverage, inform your Medicare drug plan that you also have HIRSP.
- Notify HIRSP that you have enrolled in Medicare's prescription drug coverage.
- Tell HIRSP which Medicare prescription drug plan you selected.

Question 6

What if I don't want to enroll in Medicare's prescription drug coverage at this time?

Answer

- If you choose not to enroll in Medicare's prescription drug coverage, you do not need to do anything at this time.
- You can enroll in Medicare's prescription drug plan at a later date without any penalty if you maintain continuous creditable prescription drug coverage.

Question 7

What are the best sources of information about my Medicare Part D options?

Answer

There are several resources available to help you with your decision and the options available to you, including the following:

- *Medicare & You 2006* handbook.
- Wisconsin Prescription Drug Helpline, toll free at 1-866-456-8211
 - Persons on Medicare by virtue of being age 65 or older
- Wisconsin Drug Benefit Helpline, toll free at 1-800-926-4862
 - Persons on Medicare because of disability (including ESRD)
- The Medicare web site at www.medicare.gov includes fact sheets, the online Medicare Prescription Drug Plan Cost Estimator and an online Medicare Prescription Drug Plan Finder.
- State Health Insurance Assistance Program at 1-800-242-1060.
- 1-800-MEDICARE (1-800-633-4227), available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

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